

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 14-32624-KRH
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Everett Welburn Burden Jr.
417 Lyons Avenue
Colonial Heights, VA 23834

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-7106

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Everett Welburn Burden Jr. is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: August 25, 2014

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Everett Welburn Burden, Jr.
 Debtor

Case No. 14-32624-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin
 Form ID: B18

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Aug 26, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2014.

db
 12363672 +Everett Welburn Burden, Jr., 417 Lyons Avenue, Colonial Heights, VA 23834-3154
 +CBCS, P.O. Box 2724, Columbus, OH 43216-2724
 12363674 +County of Northumberland Tax, Claim Bureau, 399 South 5th St., Sunbury, PA 17801-3201
 12363677 +Milton Regional Sewer, Authority, P.O. Box 433, Milton, PA 17847-0433
 12363678 +NU Community Credit Union, 2613 State Rt 45, Milton, PA 17847-8513
 12363680 +PPL Electric Utilities, 2 North 9th St. CPC-GENN1, Allentown, PA 18101-1170
 12363683 +Santander Bank Na, 1130 Berkshire Blvd 3rd Floor, Wyomissing, PA 19610-1242
 12363684 +Statewide Tax Recovery, 100 N Third St., P.O. Box 752, Sunbury, PA 17801-0752
 12363685 +Warrior Run School District, P.O. Box 4891, Lancaster, PA 17604-4891

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr EDI: QSBLUBMAN.COM Aug 27 2014 02:28:00 Sherman B. Lubman, P.O. Box 5757,
 Glen Allen, VA 23058-5757

12363670 +EDI: GMACFS.COM Aug 27 2014 02:28:00 Ally Financial, Attn: Bankruptcy, P.O. Box 130424,
 Roseville, MN 55113-0004
 12363671 EDI: BANKAMER.COM Aug 27 2014 02:33:00 Bank Of America, P.O. Box 982235,
 El Paso, TX 79998-0000
 12363673 +EDI: CHASE.COM Aug 27 2014 02:33:00 Chase Mht Bk, Attention: Bankruptcy, P.O. Box 15298,
 Wilmington, DE 19850-5298
 12363675 EDI: BANKAMER.COM Aug 27 2014 02:33:00 Fia Csna, 4060 Ogletown/Stanton Rd,
 Newark, DE 19713-0000
 12363676 EDI: IRS.COM Aug 27 2014 02:33:00 Internal Revenue Service, Insolvency Unit, PO Box 21126,
 Philadelphia, PA 19114-0000
 12363679 +E-mail/Text: CSC.BANKRUPTCYPROCESSING@AMWATER.COM Aug 27 2014 02:40:03
 Pennsylvania American Water, P.O. Box 578, Alton, IL 62002-0578
 12363682 +E-mail/Text: cop@santander.us Aug 27 2014 02:39:10 Santander, Attn: Bankruptcy Dept.,
 P.O. Box 12646, Reading, PA 19612-2646
 12363681 +E-mail/Text: cop@santander.us Aug 27 2014 02:39:10 Santander, Mail Code: 10-421-MC3,
 450 Penn St., Reading, PA 19602-1011

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr Santander Bank, N.A.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2014 at the address(es) listed below:

Douglas S. Rubin on behalf of Creditor Santander Bank, N.A. rubin.doug@gmail.com,
 mfreeman@siwpc.com; ewhite@siwpc.com; klane@siwpc.com; bjordan@siwpc.com; jmuncy@siwpc.com; ecfval@siwpc.com; ecfva2@siwpc.com; ecfva3@siwpc.com;
 Johnnie Rush Muncy on behalf of Creditor Santander Bank, N.A. jmuncy@siwpc.com,
 drubin@siwpc.com; bjordan@siwpc.com; klane@siwpc.com; ewhite@siwpc.com; mfreeman@siwpc.com; ecfval@siwpc.com; ecfva2@siwpc.com; ecfva3@siwpc.com;
 Linda D. Jennings on behalf of Debtor Everett Welburn Burden, Jr. ldjennings.legal@gmail.com,
 thedebtlawgroupmail@gmail.com, chadesimmons.legal@gmail.com, DLGHearings@gmail.com
 Sherman B. Lubman lubmans@comcast.net, slubman@ecf.epiqsystems.com

TOTAL: 4